

Information to identify the case:

Debtor 1	<u>Ava Sharp</u>	Social Security number or ITIN	xxx-xx-7825
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21927-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ava Sharp
aka Ava M Williams

8/23/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ava Sharp
Debtor

Case No. 18-21927-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 23, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2023:

Recip ID	Recipient Name and Address
db	+ Ava Sharp, 851 Rt. 206, Bordentown, NJ 08505-1533
cr	+ Cenlar FSB as servicer for AmeriHome Mortgage Comp, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
517587698	++ BUREAU OF ACCOUNTS CONTROL, 514 BRICK BLVD, SUITE 3, BRICK NJ 08723-6088 address filed with court:, Bureau of Accounts Control, Re: Salem Mngmt Co., PO Box 538, Howell, NJ 07731
517587702	+ Convergent Commercial, 925 Westchester Avenue, Suite 101, Re: NJ Manufacturers; #F8334286;, # 761660, White Plains, NY 10604-3562
517635993	+ Credit Union of New Jersey, c/o Peter J. Liska LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
517716474	+ NJM Insurance Group, 301 Sullivan Way, W. Trenton, NJ 08628-3406
517587707	+ Salem Mngmt Company, 2029 Morris Avenue, Re: # 079-058, Union, NJ 07083-6047
517587708	#+ Stern Lavinthal Frankenberg & Norgaard, Re: Amerihome, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 23 2023 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 23 2023 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517587696	^ MEBN	Aug 23 2023 20:28:13	Amerihome Mortgage, PO Box 77404, Ewing, NJ 08628-6404
517587697	+ EDI: CITICORP.COM	Aug 24 2023 00:24:00	Brandsource, PO Box 9001006, Louisville, KY 40290-1006
517716588	Email/Text: BKelectronicnotices@cenlar.com	Aug 23 2023 20:31:00	Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618
517587704	Email/Text: bankruptcy@cunj.org	Aug 23 2023 20:31:00	Credit Union of NJ, PO Box 7921, Ewing, NJ 08628
517587699	+ EDI: CAPITALONE.COM	Aug 24 2023 00:24:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517671274	EDI: CAPITALONE.COM	Aug 24 2023 00:24:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517587700	+ EDI: CITICORP.COM	Aug 24 2023 00:24:00	Citibank (Brand Source), PO Box 6500, Sioux Falls, SD 57117-6500
517587701	+ EDI: CITICORP.COM	Aug 24 2023 00:24:00	Citibank (Home Depot), PO Box 6500, Sioux Falls, SD 57117-6500
517587703	+ Email/PDF: creditonebknotifications@resurgent.com		

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		Aug 23 2023 20:45:35	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518143647	Email/Text: ECMCBKNotices@ecmc.org	Aug 23 2023 20:31:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
518143648	Email/Text: ECMCBKNotices@ecmc.org	Aug 23 2023 20:31:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
517587705	+ EDI: AMINFOFP.COM	Aug 24 2023 00:24:00	First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
517704365	Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2023 20:44:22	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517912781	+ EDI: AISMIDFIRST	Aug 24 2023 00:24:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
517912780	+ EDI: AISMIDFIRST	Aug 24 2023 00:24:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517587706	+ EDI: NAVIENTFKASMSERV.COM	Aug 24 2023 00:24:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
517636222	+ Email/Text: bncnotifications@pheaa.org	Aug 23 2023 20:31:00	Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
517709727	EDI: PRA.COM	Aug 24 2023 00:24:00	Portfolio Recovery Associates, LLC, c/o Vaughan Bassett, POB 41067, Norfolk VA 23541
517697839	+ EDI: JEFFERSONCAP.COM	Aug 24 2023 00:24:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517587709	+ EDI: RMSC.COM	Aug 24 2023 00:24:00	Synco/Vaugh Bassett, PO Box 960061, Orlando, FL 32896-0061
517592474	+ EDI: RMSC.COM	Aug 24 2023 00:24:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517587710	+ EDI: VERIZONCOMB.COM	Aug 24 2023 00:24:00	Verizon NJ, 500 Technology Drive, Weldon Spring, MO 63304-2225

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Cenlar FSB as servicer for AmeriHome Mortgage Company LLC cmecf@sternlav.com
John Zimnis	on behalf of Debtor Ava Sharp njbankruptcyaw@aol.com.
Kevin Gordon McDonald	on behalf of Creditor AmeriHome Mortgage Company LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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